

**From:** David A Warner

**Subject:** Debit Card Fees

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Proposal: Study on Disclosures of Debit Card  
Fees  
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Comments:

@@@It seems to me that what the banks do with consumers is to find and use  
deceiving avenues to promote their own capital growth. The debit card should  
be treated as if the consumer is using cash. The POS fees are yet another  
mechanism in place to lure the vast majority of our citizens.  
Disclosure by banks will not solve Americans' ignorance and I am skeptical  
that banks would waive the fee entirely if we used the card as a debit. Banks  
will seek other means to slowly soak us of our hard earned cash.  
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